

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Laura M Saunders

Debtor(s)

Case No. 09 B 48220

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/21/2009.
- 2) The plan was confirmed on 02/25/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/25/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Dismissed on 09/27/2012.
- 6) Number of months from filing to last payment: 33.
- 7) Number of months case was pending: 38.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$18,590.77
Less amount refunded to debtor	\$520.62

NET RECEIPTS: **\$18,070.15**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,506.33
Court Costs	\$0.00
Trustee Expenses & Compensation	\$883.70
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,390.03**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Allstate Insurance Company	Unsecured	2,614.81	NA	NA	0.00	0.00
AmeriCash Loans LLC	Unsecured	2,000.00	766.70	766.70	0.00	0.00
Capital One	Unsecured	652.00	691.58	691.58	0.00	0.00
CarMax Auto Finance	Unsecured	8,265.00	NA	NA	0.00	0.00
Chase Bank USA NA	Unsecured	340.00	375.57	375.57	0.00	0.00
CitiFinancial	Unsecured	11,111.00	NA	NA	0.00	0.00
Corporate America Family CU	Unsecured	294.00	NA	NA	0.00	0.00
Dell Financial Services Inc	Unsecured	4,295.00	4,472.38	4,472.38	0.00	0.00
Emergency Medical Specialist SC	Unsecured	381.00	NA	NA	0.00	0.00
HomePlus Finance	Unsecured	12,840.00	7,253.20	7,253.20	0.00	0.00
HomePlus Finance	Secured	12,840.00	14,503.20	7,250.00	7,250.00	0.00
Household Finance	Unsecured	11,774.45	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	606.00	561.49	561.49	0.00	0.00
Robert J Adams & Associates	Priority	3,500.00	NA	NA	0.00	0.00
Santander Consumer USA	Secured	19,717.00	21,106.69	21,106.69	0.00	0.00
SIR Finance Corporation	Unsecured	800.00	514.00	514.00	0.00	0.00
US Bank	Secured	145,312.66	136,961.46	136,961.46	0.00	0.00
US Bank	Secured	145,312.66	8,056.66	8,056.66	6,430.12	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$136,961.46	\$0.00	\$0.00
Mortgage Arrearage	\$8,056.66	\$6,430.12	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$28,356.69	\$7,250.00	\$0.00
TOTAL SECURED:	\$173,374.81	\$13,680.12	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$14,634.92	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,390.03</u>
Disbursements to Creditors	<u>\$13,680.12</u>
TOTAL DISBURSEMENTS :	<u>\$18,070.15</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/15/2013

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.